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GIVING TUESDAY

DECEMBER 1, 2020

AN ADVERTISING SUPPLEMENT TO

THE MORNING JOURNAL

www.MorningJournal.com

Great ways to make a difference

As Thanksgiving approaches, we all have things we are thankful for. Along with that gratitude, most of us probably cannot wait for 2020 to end. We are likely hoping 2021 is a much better year. However, before we close the door on this year, make sure you do not pass up these great ways to make a difference while giving you some added benefits.

1. CARES Act Charitable Benefits – You can deduct \$300 of cash charitable gifts without itemizing. If you itemize, You can deduct up to 100% of your adjusted gross income using charitable gifts of cash. While donor advised funds are excluded, qualifying gifts can be made to other types of funds at the Community Foundation.

2. Donate Appreciated Securities. Donating appreciated securities from your investment portfolio creates TWO tax benefits. The tax deduction is the same size as a gift of cash if the investments have been owned for a year or more. You also avoid paying capital gains tax.

3. Bunch Donations. If you itemize your

deductions, you can combine multiple years of charitable contributions into one calendar year to maximize your tax benefit. Grants to support your favorite charities can be spread out over time, even in future years when you take the standard deduction.

4. Consult Your Professional Advisor About Your IRA. Just because IRA accounts have no required minimum distribution (RMD) in 2020, doesn't mean those age 70½ or older can't still make gifts directly from an IRA to a nonprofit up to \$100,000. This gift donates pre-tax dollars. The earned income is never taxed because it goes directly to the nonprofit. If you are over 55 years old, but still under 70½, IRA withdrawals during this age create no penalties, but can be taxable. However, since this year cash gifts can be deducted up to 100% of income, itemizing deductions can help offset the tax impact from an IRA withdrawal.

5. Think About a Roth Conversion. Roth conversion moves money from a standard IRA

SEE PAGE 10



If You or Your Family Needs Help, Please Call Now.

LORAIN/CUYAHOGA COUNTY: 440.989.4900 | MEDINA COUNTY: 330.952.1544 | ERIE COUNTY: 419.871.8500

TRANSFORMING THE LIVES OF INDIVIDUALS, FAMILIES AND COMMUNITIES SINCE 1981.



WHERE RECOVERY BEGINS

LORAIN WEST PARK CENTER/ MAIN OFFICE
2115 West Park Drive,
Lorain, Ohio 44053

ELYRIA MEN'S CENTER
120 East Avenue,
Elyria, Ohio 44035

THE KEY WOMEN'S CENTER
1882 East 32nd Street,
Lorain, Ohio 44055

LORAIN ADOLESCENT CENTER
305 West 20th Street,
Lorain, Ohio 44052

AVON LAKE WELLNESS CENTER
525 Avon Belden Road, Avon
Lake, Ohio 44012

PREVENTION CENTER
1930 Reid Avenue,
Lorain, Ohio 44052

WADSWORTH WELLNESS CENTER
215 Wadsworth Road,
Wadsworth, Ohio 44281

ERIE COUNTY WELLNESS CENTER
420 Superior Street,
Sandusky, Ohio 44870

Comprehensive, results oriented programming focused on helping those suffering from alcohol and substance abuse, problem gambling and behavioral health issues.

www.thelcadaway.org • Visit us on Facebook www.facebook.com/LCADAOHIO

Leave a Legacy with Lasting Community Impact

Founded in 1980, the Community Foundation of Lorain County is made up of more than 660 endowment funds valued at approximately \$130M. We wisely invest the funds' assets and the interest earned provides \$6M annually in scholarships and grants to support individual and nonprofit organizations in Lorain County. A gift to the Community Foundation is unlike any other gift as it will continue to grow and have lasting impact on our community . . . forever

Education & Youth
Development



Arts & Culture
Programs



Strengthening
Lorain County



Health & Human
Services



Interested in learning more about establishing your own fund or recognizing a loved one?

Find out how: peoplewhocare.org/give or call **440-984-7390**

Holiday Cheer: Feeding the Community at Holiday Time Burger King and WOBL/WDLW Committed to Helping

Second Harvest Food Bank of North Central Ohio (Second Harvest), Burger King and WOBL/WDLW Radio are proud to announce the 37th year for Holiday Cheer will kick-off next week at 14 Burger King locations throughout the region.

The campaign started in 1983 to raise awareness and funds to help feed local families during the holiday season. Over the years, nearly \$1,248,866 was raised through donations given at the Burger King restaurants and through online donations to Second Harvest, which provided almost 6,265,978 meals. This year, the campaign starts on Monday, November 23 and runs through December 24.

“This year is tough on all of us but it is more important than ever

to do what we can to help our community,” shares Sully Renuart, President & CEO of Midwest R Corporation heads up the local Burger King operations and has been helping the local community from the start. Sully’s father, John, was one of the founders of Holiday Cheer. Doug Wilber, president and CEO of WOBL/WDLW and his wife, Lorie, have also been part of this endeavor since the beginning. Doug adds, “We can only imagine how many people will need to be thinking about feeding their family for the holidays. This has always been an important campaign. But this year, we are hoping to make the greatest impact ever.”

Julie Chase-Morefield, President & CEO of Second Harvest adds,



“Each year, this campaign makes a big difference in so many lives. Our statistics show that this year, we’ve had more people than ever

come to our distributions for the first time ever. As the holidays approach, we want to make sure

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IF YOU HAVE THOUGHT ABOUT **FOSTER PARENTING**

**INFORMATION IS JUST A PHONE CALL
AWAY**

Take the next step and learn how to become a licensed foster caregiver in Lorain County.

Lorain County Children Services
440-329-5340 Childrenservices.org

The LCADA Way Tips on Coping with the Holidays & COVID-19 Stress

With COVID-19 cases on the rise and the most recent Governor's restrictions on travel and group interactions, along with Thanksgiving and the holidays just around the corner, you may be feeling stressed. Add to this school aged kids at home, working from home and the changing weather, it's clear the warm holiday traditions you cherish will be upended. It's no surprise you'll likely encounter increased stress and anxiety, especially those battling addictions and mental health disorders. To help you cope, here are some tips from the staff at The LCADA Way.

Mentally prepare yourself for the holidays. Managing your expectations for the winter season can help you prepare for what's to come. Before filling out your calendar for the season, sit down and



be realistic with yourself. Focus on what's meaningful this season. It will be different than past years and will likely not come with the same family traditions. Think

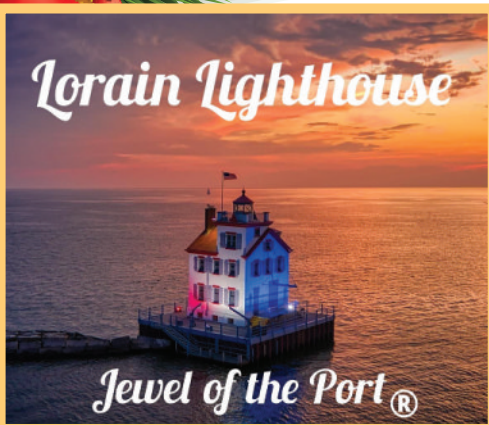
small and intimate.

Make safe choices for your family. Once you've identified your priorities, plan how you can meet your expectations in a

way that's safe and responsible. Whether you host a virtual dinner, spend the holidays at home or create new traditions, everyone needs to be more creative to have a meaningful holiday season this year. And remember, even though you may be tired of wearing masks and social distancing, these practices have proven helpful in controlling the spread of COVID-19.

Avoid bad behaviors. When stressed, you may find yourself turning to alcohol or other drugs or unhealthy foods. It's important to recognize this coping mechanism only gives you short-term relief and can worsen your physical and mental health. Instead, take the extra time at home to sit down and plan out some realistic goals you'd like to achieve in the

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*The Lorain Lighthouse Foundation
has commissioned
a license plate that can be placed
on the front of your car*

(Ohio recently passed legislation to make front plates optional).

The plates sell for \$20

Lighthouse Gift Certificate available for Christmas Giving

2021 Lighthouse "Sunset" Wine Dinners and Lighthouse Tours, **\$130** • Lighthouse Tour **\$20**

Call Ron at 440-282-7137 to place your order • All major credit cards accepted.

Mary Lee Tucker Clothe-A-Child faces challenges with COVID-19, but shopping continues

Mary Lee Tucker Clothe-A-Child faces challenges as the novel coronavirus continues to spread throughout the world.

Over the years, the program, which is sponsored by the Morning Journal newspaper, has strived to provide school-age children with warm winter clothes and other clothing necessities.

Darryl Q. Tucker, president of the Mary Lee Tucker Clothe-A-Child program, said even with the pandemic altering how the program was coordinated, youngsters still are getting much needed outerwear for the winter months.

“So far, we’ve shopped for 178 kids,” Tucker said. “In the past few years, we’ve shopped for more than 300 youngsters, and we’re hoping to do the same this year, depending on the donations we receive.”

Tucker said, the program still is able to operate under the pandemic with a large boost it received from Meijer Inc. this year, which donated nearly \$5,000 to buy clothes and shoes for youngsters.

Because of COVID-19, the Journal Jog, which was the main fundraiser for the Clothe-A-Child, was canceled, and Meijer donated to the cause, he said.

The coordinators shopped for children at the Meijer stores in Lorain and Sandusky, and the JC Penney in Avon.

Children and families can think of and thank journalist and civic worker Rhea Soper Eddy who started the Mary Lee Tucker Clothe-A-Child program in 1924 while working at The Journal, which was the predecessor to the current Morning Journal.

Happiness

For Becky Whittington, co-



Mary Lee Tucker Clothe-A-Child Needs YOUR HELP!

Your donation goes to buy warm clothing, coats, shoes, and boots for children in our area who are in need. Please consider donating as part of your holiday giving this year.

Donate online at
www.morningjournal.com/clothe-a-child

Mail your donations to:
The Mary Lee Tucker Clothe-a-Child Program,
c/o The Morning Journal, 2500 W. Erie Ave., Lorain, OH 44053

Thank You!

coordinator of the program, the admiration and genuine happiness of the families brings her joy unlike any other.

“I asked my five children to give money to the Mary Lee Tucker program instead of giving me a gift this Christmas,” Whittington said. “I don’t need anything, but these children do.”

Seeing the little children with smiles on their faces, she said, brings her back to when she was a new mother.

“It is heartwarming to see how excited the children are to have new clothes,” Whittington said. “I was able to talk to some of the mothers and was reminded how challenging and yet rewarding it is to take care of a family.

“After the shopping, they had to go home and prepare dinner and then many had to go to work in the morning or else spend the day supervising the home schooling of their children. It is an exhausting job, but it’s so worthwhile.”

Whittington also noted her appreciation for grandparents who have taken on the roles of guardian.

“It is so poignant to see grandmothers who have volunteered out of the goodness of their hearts to be guardians of their grand-

children because the parent or parents are not able to because of death or disability,” she said.

Thank you

The work of the coordinators and Mary Lee Tucker Clothe-A-Child board don’t go unnoticed, Whittington said.

She shared a thank you message from one of the mothers who shopped with her children.

Said Whittington: “Thank you so much for this blessing to buy nice clothing for my children ... Please keep doing what you are doing. You are making such a difference in this world for so many parents.”

Joanne Eldridge Tucker, co-coordinator the Clothe-A-Child, has worked hard day and night to make sure children in the area are being taken care of.

“There are families from everywhere that are asking for help,” Eldridge Tucker said. “We are purchasing new clothing for low-income families in a time where providing a place to live and having food takes priority.”

The Mary Lee Tucker Clothe-A-Child program began shopping Oct. 11.

Several new protocols were implemented, including smaller shopping groups, hand sanitizer

and social distancing, Eldridge Tucker said.

During the trips, children are able to gain confidence with clothes they both like and need, she said.

Additionally, surprises such as books from the Lorain Public Library System are given to the children as well, Eldridge Tucker said.

“On one of recent shopping trips, we shopped for a family of five,” she said. “One of the young men in the family came to the store with clothing and shoes that were too big.

“I felt good about seeing that he received clothing in his size. He also was excited about the free books that the Lorain Public Library System provided.”

Eldridge Tucker said the work of the Mary Lee Tucker Clothe-A-Child program shows members of the community they aren’t forgotten about.

“I believe that providing new clothing and shoes is a way of showing children and families that someone cares about them,” she said. “I was reflecting on my childhood when I had to wear ‘hand me downs’ clothing that was too big for me.

“The Mary Lee Tucker Clothe-A-Child program is one way that a community can show that it cares about others. We are living in a difficult time, but this is one bright moment that can affect the self-esteem of a child for a lifetime.”

Tucker said he’s looking forward to taking more children to shop this season.

“We also encourage people to continue to donate to the program,” he said. “The more money we have, the more we can bless more children.”

Give the gift of your time
this upcoming tax season.

Volunteer as a greeter,
interpreter, or tax preparer.

Sign up to volunteer at:

www.uwloraincounty.org/vita-volunteer-sign

To: Volunteer Tax Heroes
From: United Way of Greater
Lorain County

United
Way



FREE TAX PREP
File Free and Save

Lorain County Free Tax Prep Coalition

United Way of
Greater Lorain County



SCAN THE QR CODE ABOVE
TO ACCESS 2020-21 VITA
VOLUNTEER SIGN-UPS!



**FREE
EVENTS!**



CRUISE-THRU

**CARLISLE EQUESTRIAN CENTER,
13630 DIAGONAL RD., LAGRANGE**

NOVEMBER 27 - DECEMBER 27
WEDNESDAYS-SUNDAYS | 5:30-9:30 PM

CLOSED DECEMBER 24 & 25

Come celebrate the magic of the season with the Holiday Lights Cruise-Thru! This drive-through event will feature our classic light displays and more! Admission is free, but we ask visitors to bring one, non-perishable food item to be donated to the Second Harvest Food Bank.

LIGHTS ON THE LAKE

**LAKEVIEW PARK,
1800 WEST ERIE AVE., LORAIN**

NOVEMBER 27 - DECEMBER 27
DUSK-10:00 PM

CLOSED DECEMBER 25

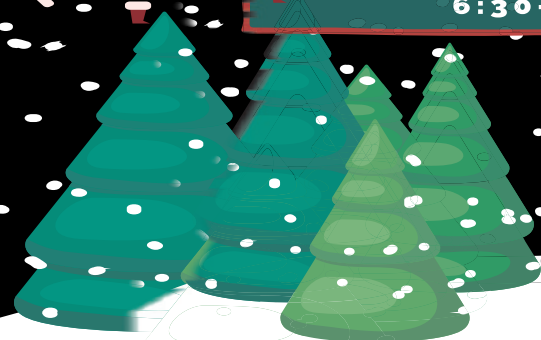
Experience a FREE lakefront drive-through lighted holiday display at Lakeview Park! Enjoy classic holiday scenes, festive décor, and thousands of twinkling lights spanning this 26-acre park.

SANTA NIGHTS WITH THE METRO PARKS

Santa and his elves are coming to the Holiday Lights Cruise-Thru and Lights on the Lake! Come catch a glimpse of Santa and deliver your letters straight to the man in red!

CARLISLE EQUESTRIAN CENTER
DECEMBER 3, 10, & 17
6:30-8:30 PM

LAKEVIEW PARK
DECEMBER 2, 6, 9, 13, & 16
6:30-8:30 PM



Free Tax Prep Helps Hardworking Single Mother

Matt Brady, United Way's Data & Impact Initiatives Manager, coordinates the Lorain County Free Tax Prep Coalition which supports low and moderate-income individuals and families at sites throughout Lorain County. Due to the pandemic, the Coalition switched to a drop-off model to ensure the safety of the community and our volunteers during the extended tax season.

Earlier this year, a woman and her young daughter came in for tax help. As a newly single parent with three kids, the mom was taking on the challenge of doing her family's taxes for the first time and didn't have the means to hire an accountant.

Chatting as I prepared her taxes, she told me about how much her life had changed recently. Prior to her divorce, she was a stay-at-home mom with little work experience. With no financial support, including child support, from her ex-husband, she worked hard to cobble together two part-time jobs to try to make ends meet.

She was only able to bring home about \$16,000 last year, during this really challenging transitional period.

I completed her tax return and told her the refund amount: \$9,000. She stared at me with a blank face. She asked me to repeat it. I reassured her that it was accurate and explained the Earned Income Tax Credit, a tax break for hardworking low-income parents. The reality hit her and she just burst into tears. Her daughter looked worried and asked what was wrong, but once she was able to compose herself enough to say anything the woman reassured her, "no honey, these are happy tears."

I've never seen a person so happy to get their taxes done, and honestly I don't think I've ever seen someone happier and more grateful in general.

Our Tax Prep volunteers are trained & certified by the IRS to prepare taxes and provide tax education. With a higher accuracy rate than many paid preparers,



they also save eligible families over \$500,000 in tax filing fees.

Interested in joining our team of volunteers? Visit uwloraincounty.org/volunteer. To learn more about free tax prep services, call 2-1-1.

Factors of COVID-19 risk:

- time
- people
- space
- number of interactions



Reduce risk during holiday activities.

Lower risk

- Play games and eat with only the people you live with.
- Make your special dish and arrange contactless delivery to share.
- Enjoy a virtual dinner - share recipes, memories, and traditions.
- Shop using online orders or curbside pick-up.
- Watch sports, parades, and movies from home.

Medium risk

- Eat 6 feet apart at different tables. Separate tables = separate households.
- Attend a small outdoor bonfire with family and friends. Bring your own snacks and silverware.
- Shop for holiday supplies when it's not busy.
- Go to small outdoor sports events that follow safety precautions.

There is no such thing as zero risk.

If you get together with anyone you don't live with, you might give COVID-19 to them, or they might give it to you.

Be safe and healthy as you find ways to enjoy this holiday season.



LorainCountyHealth.com

NO ONE GETS A DIPLOMA ALONE.

If you're thinking of finishing your high school diploma, you have more support than you realize. Find teachers and free adult education classes near you at FinishYourDiploma.org.



HOLIDAY CHEER FROM PAGE 4

people get the food they need and perhaps a bit of hope.”

In September and October, Second Harvest distribution was over 1M pounds of food. As we continue into November and December we expect even higher demand as the holidays approach. Prior to the pandemic, Second Harvest served 88,224 unduplicated individuals. Through September 30, Second Harvest has served

138,708 unduplicated individuals. Second Harvest currently conducts 10-12 direct distributions per month plus delivers food and grocery supplies to our network of 110 partner charities that run food pantries and hot meal programs through our four-county service area.

You can stop by any Burger King location to donate or go online to Second Harvest's website at www.secondharvestfoodbank.org

to donate.

For more information about the Holiday Cheer campaign, please visit the Second Harvest website at www.secondharvestfoodbank.org or call 440-960-2265 ext 302 for more information.

About Second Harvest Food Bank of North Central Ohio
Second Harvest is the regional

food bank whose mission is to grow hope in our area by creating pathways to nutritious food. Working together with a vast network to acquire, gather, and distribute nutritious food, Second Harvest helps feed tens of thousands of people throughout Crawford, Erie, Huron and Lorain counties. For every \$1 donated we can provide 5 meals to those at risk for hunger. For more information visit secondharvestfoodbank.org.

How helping others helps you

Personal growth is at the heart of many New Year's resolutions. Few paths to positive personal growth are more noble than resolving to help others through increased acts of generosity and kindness.

According to Psychology Today, doing good for others, no matter how big or small the deed, feels good but also provides reciprocal benefits. The link between volunteering and lower rates of depression has been well-documented, and there is neural evidence from MRI studies suggesting a link between being generous and signs of happiness in the brain.

The following are several ways to improve oneself by being more mindful of others.

- **Be aware of social issues.** Read your local newspaper to stay up-to-date on the pulse of your community as well as the world. Educate yourself about current issues that are affecting people from all walks of life. Understanding the needs or plights of others may boost your willingness to get involved with nonprofit organizations. It also may make you more empathetic and compassionate toward other people.

- **Volunteer at a charity.** Find

a charitable group with which you can volunteer your time. This is a great way to support a cause you believe in and makes it possible for you to collaborate with others who are like-minded, potentially helping you make new friends.

- **Learn a new language.** North America is a melting pot that's home to people from many different parts of the world. Learning a new language may facilitate interactions with fellow community members who might not speak English as a first language.

- **Help someone you know.** It's commendable to want to assist a charity or a global cause, but what about people close to you who may need a boost? Whether you're lugging boxes to help a friend move or babysitting a niece or nephew so their parents can enjoy a much-needed night out, when you help someone, those good deeds will return to you in time.

When making resolutions, people should consider goals that involve helping others. While this assistance can benefit the people who are on the receiving end of the care and attention, those who are giving of themselves also reap considerable rewards.



MAKE A DIFFERENCE FROM PAGE 2

into a Roth IRA. The benefit: all distributions from the Roth IRA are tax free. (Even distributions of future growth are tax free.) The downside: the money moved into the Roth IRA counts as immediate income. However, this year only, up to 100% of income can be offset by charitable deductions. This includes income created by a Roth conversion.

Remember that all gifts need to be completed by December 31st to qualify as a 2020 charitable deduction. To learn more about how your gifts can make a lasting impact, contact Laura Malone, Development Officer, at 440.984.7390

COPING WITH THE HOLIDAYS FROM PAGE 5

upcoming year. While 2020 has been unpredictable, it can be motivating to focus on the aspects of your life that you do have control over. Find that book you've been meaning to read, take that online course, bake that recipe or kick off the hobby you've been dying to try. Staying productive with activities you enjoy can help you remain present. For those in a recovery program, stay current with your meetings and connected to your support friends. Most important, check in with your friends and loved ones through phone or video chat.

Focus on what you can control. Practicing mindfulness can help ground you when you feel overwhelmed by unpredictability. When you find yourself feeling overwhelmed or stressed, it can be difficult to get out of that mindset. It's important to slow down and acknowledge why you may be feeling the way you are. Walk away from what you're doing for a minute or two, reflect on why you're feeling that way and if you can do anything about it at that moment.

Take some deep slow breaths in a quiet space. If you can address the source of stress at that moment, deal with it. If not, write it down and prioritize what needs to be done first.

Ask yourself if what you're feeling stressed about is even worth getting upset over.

Don't sweat the small stuff. We have all had a tough year. We have had to figure out new ways of living. Don't beat yourself up over things you can't control. Do the best you can to the best of your ability and give yourself credit for making it through.

Embrace old man winter. As days get shorter and darker, you

might find yourself lacking energy and motivation. Plan fun activities and things to look forward to during the colder and darker months. Take advantage of snow days by getting outside with your family members and sledding or building snowmen. Plan a weekly movie or game night with those in your 'bubble' to look forward to every week or share a craft night where you decorate and personalize your masks. Re-discover your pantry and make something new in the kitchen with your family.

Turn up your favorite music and have a dance party by yourself or with your family.

Keep on moving and remain active. While the winter weather can make you want to spend all your free time under a blanket, it's important to remain active. Exercise helps tremendously with boosting your mood. It releases the endorphins your brain needs to feel happy and satisfied. If you don't feel comfortable going to a gym or it's too cold out for your favorite outdoor activities, there are plenty of ways to get active at home. And just because it's colder outside doesn't mean you can't go bike, walk, hike and skate. If you find yourself making excuses to not exercise, schedule the exercise in your phone or on your calendar. The goal is 2.5 hours per week. You have seven days to hit that goal and you can get a good workout in as little as 15 minutes per session. If you work from home, use that extra time you're not commuting to get in some exercise.

Take time for yourself. While it may be disappointing that some of your traditional holiday plans have shifted this year, try to be optimistic. The holidays often bring stress and anxiety due to the countless obligations. Now's the time to

decompress and relax. If you feel burned out, it's important to make sure you're getting enough sleep, eating nutritious meals, drinking lots of water and staying active. Incorporating these things into your routine will leave you feeling good inside and out. Take time to reflect on your religious traditions and read passages regularly. When you find an activity that brings you peace, incorporate it into your daily or weekly routine. By being consistent and intentional with your self-care routine, you can reduce or prevent feelings of stress and anxiety.

Remember, we're all living

through this together and we will eventually get to the other side of this pandemic. Don't beat yourself up as you try to learn how to do a virtual meeting or prepare your children for school. You're doing the best you can. Try to support and uplift each other at this time because this world definitely needs a 'group hug' right now."

For help with your stress or regular abuse of alcohol and other drugs, contact The LCADA Way Helpline at (440) 989-4900 in Lorain and Cuyahoga county, (330) 952-1544 in Medina county and (419) 871-8500 in Erie county to talk with one of our professionals.



Reach out to a friend about their mental health.

Find more ways to help at SeizeTheAwkward.org

SEIZE THE AWKWARD





Senior living
looks a little
different today.

**But our unwavering
commitment to
seniors remains
the same.**



**TOURS
AVAILABLE!***



Many aspects of daily life have changed in recent months. But at Elmcroft by Eclipse Senior Living, our team works tirelessly with health officials to take a proactive approach to wellness, cleanliness, awareness and education. And we remain committed to serving seniors as cautiously and safely as possible. We're working hard to revitalize our communities and help all of our residents thrive.

To learn more about our four-part plan, visit
eclipse seniorliving.com/covidresponse

Assisted Living | Memory Care
3290 Cooper Foster Park Road | Lorain, OH 44053
440.482.8214 | elmcroft.com/lorain



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Enjoy NO INCREASES to your monthly rate until 2022.***